



Empowering MSMEs with Basic Accounting Skills for Effective Financial Management

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ABSTRACT

This community service program aimed to enhance the financial literacy of small and medium-sized enterprises (MSMEs) in Cikarang Pusat. The initiative sought to equip MSMEs owners with fundamental accounting skills necessary for better financial management, focusing on creating financial statements, budgeting, expense tracking, and analyzing financial data. Throughout the program, participants were trained through practical workshops that provided hands-on experience with financial tools and techniques. Pre- and post-program assessments showed a significant increase in participants' confidence levels in managing their business finances, with a marked decrease in those reporting very low or low confidence and an increase in those rating their confidence as high. The program's success highlights the importance of financial education for MSMEs in promoting business sustainability and growth. Based on the results, the program recommends further education, the integration of digital financial tools, and the establishment of peer learning networks to support the ongoing financial development of MSMEs owners. This initiative demonstrates the value of community-based educational efforts in strengthening the financial capabilities of local businesses.

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) are the backbone of Indonesia's economy, contributing significantly to employment, innovation, and the nation's GDP. In Cikarang Pusat, a bustling industrial center, MSMEs is central to the local economy, providing goods and services that support both the community and larger industrial players. However, despite their importance, many MSMEs face critical challenges in managing their financial operations effectively. A significant number of MSMEs owners in Cikarang Pusat still struggle with financial management, often relying on rudimentary practices that lack structure and strategic insight (Salmiah et al., 2018); (Wulandari et al., 2020); (Rizal et al., 2022).

One of the primary reasons for this issue is the limited access to formal education in accounting and finance. Many MSMEs owners lack the formal knowledge or training necessary to track their financial health accurately, prepare proper financial statements, or analyze their financial performance to make informed business decisions. This gap in financial literacy often results in poor decision-making, inefficient cash flow management, and missed opportunities for business growth (Ningtyas et al., 2017); (Mashuri & Ermaya, 2021); (Dasman et al., 2023).

To address these issues, a community service program has been developed. This initiative aims to empower MSMEs owners in Cikarang Pusat by providing accessible and practical accounting knowledge that they can implement in their daily operations. The program is designed to offer simple, step-by-step guidance on basic accounting principles, financial recordkeeping, and financial management techniques that are crucial for business sustainability (Purba et al., 2024); (Muslim et al., 2024); (Wulandari et al., 2024).

The core objectives of the program are to address the financial management challenges faced by MSMEs owners in Cikarang Pusat by equipping them with essential accounting skills and practical knowledge. The first objective is **improving financial literacy**. Many MSMEs owners are unfamiliar with the basic principles of accounting, which leads to confusion when managing business finances. By introducing fundamental concepts such as income statements, balance sheets, and cash flow statements, the program aims to ensure that business owners can understand and use these tools to monitor their financial health. This enhanced literacy will enable them to make better financial decisions, as they will have a clearer view of their income, expenses, and overall business performance (Firmansyah et al., 2019)

The second objective is **simplifying financial management**. For many MSMEs owners, the idea of accounting can feel overwhelming, especially without formal training. This program focuses on making financial management accessible and straightforward by introducing simple methods and tools for day-to-day record-keeping. Through practical exercises and easy-to-use resources like spreadsheets, participants will learn how to track their business transactions and manage their expenses efficiently. This simplicity will encourage consistency in financial management, reducing the likelihood of errors or misreporting (Yulianti & Wulandari, 2023).

Next, the program aims to enhance decision-making capabilities. Financial data is only valuable when used to inform business decisions. By learning how to interpret and analyze financial statements, MSMEs owners will be able to make more informed choices about budgeting, pricing, inventory management, and investment. The ability to analyze cash flow and profitability will also allow them to identify areas for improvement, optimize operations, and make adjustments that could lead to greater financial stability and business growth (Yulianti et al., 2023).

Lastly, the program seeks to build business sustainability. Long-term success for MSMEs requires careful planning and the ability to anticipate future financial needs. The program teaches strategies for managing cash flow, planning for investments, and forecasting financial trends. By gaining a deeper understanding of how to manage resources effectively, MSMEs owners will be better positioned to sustain their businesses over time. This will also help them weather financial challenges and make strategic decisions that promote long-term growth, ensuring that their businesses can thrive in an ever-evolving market (Yulianti & Wulandari, 2023).

Through this community service initiative, the program seeks not only to bridge the financial knowledge gap among MSMEs owners but also to create a more financially literate business environment in Cikarang Pusat. By providing practical, real-world applications of accounting and finance principles, this initiative helps MSMEs owners become more confident in managing their business finances. This is expected to lead to better business outcomes, increased profitability, and the ability to compete more effectively in the marketplace (Dasman et al., 2023).

Ultimately, the success of this program could serve as a model for other regions, promoting financial literacy and business empowerment among small businesses across the country. With an increase in financial knowledge, MSMEs will be better equipped to navigate the complexities of the modern business world, ensuring their long-term growth and contribution to the broader economy.

IMPLEMENTATION AND METHODS

The implementation of the community service program "Simple Accounting Education for MSMEs in Effectively Managing Finances" took place in Cikarang Pusat, an industrial area in Bekasi, West Java. The area is home to a diverse range of MSMEs, many of which face significant challenges in managing their finances effectively. The program was conducted over a series of workshops, aimed at providing MSMEs owners with practical tools and knowledge to enhance their financial management skills.

The program was held from 7 October to 21 October 2024, with workshops scheduled in the mornings and afternoons to accommodate the varied schedules of the participants. Each session lasted approximately 2-3 hours, allowing ample time for interaction, learning, and practical exercises. The first session began with an introduction to the importance of financial

literacy for MSMEs, followed by more detailed discussions on basic accounting principles and techniques.

Location and Time: The workshops were held in a local community center in Cikarang Pusat that was easily accessible to the participants. The center provided a comfortable, quiet environment conducive to learning. Sessions were scheduled at different times throughout the week to maximize participation and ensure that as many MSMEs owners as possible could attend.

Participants and Number of Participants: The target audience for this program was MSMEs owners and their key staff members who were directly involved in managing the financial aspects of the business. These participants were selected based on their interest in improving financial management practices and their commitment to attending the entire series of workshops. The program attracted a diverse group of participants, including business owners from various sectors, such as food and beverage, manufacturing, retail, and services. In total, 13 participants attended the program, ensuring a manageable group size that allowed for personalized attention and interaction.

Activity Methods

The methods of service used in the program were designed to be interactive, practical, and easy to implement. The main approach included a combination of lectures, hands-on exercises, group discussions, and case studies. The key methods and materials presented during the sessions were as follows:

1. **Lectures and Presentations:** Each session began with a brief lecture that introduced a specific aspect of accounting or financial management. The lectures focused on foundational concepts such as the importance of financial statements, and understanding income statements, balance sheets, and cash flow statements. The lectures were designed to be straightforward and tailored to the participant's level of knowledge, using simple language and relatable examples.
2. **Hands-on Exercises:** To ensure that participants could apply what they learned, hands-on exercises were incorporated into each session. These exercises involved practical tasks, such as preparing a simple income statement or a cash flow statement using real-life examples. Participants were guided through the process step by step, allowing them to practice financial recordkeeping and apply basic accounting techniques. Tools such as spreadsheets were provided to help them efficiently track and manage their business finances.
3. **Group Discussions and Problem-Solving:** In order to encourage collaboration and the sharing of experiences, participants were grouped into smaller teams during certain sessions. Each group was given a case study to analyze and solve based on the financial challenges of a fictional MSMEs. This exercise allowed participants to discuss the application of accounting principles in a real-world context and share their own insights and strategies. It also fostered problem-solving skills, as participants learned to tackle financial issues in a collaborative environment.

4. **Interactive Q&A Sessions:** At the end of each session, an open Q&A session was held to address any questions or concerns participants had regarding the material covered. This allowed for clarification of difficult concepts and provided an opportunity for participants to discuss specific financial challenges they faced in their businesses. The interactive nature of the Q&A sessions encouraged active engagement and allowed the facilitator to offer personalized advice.
5. **Practical Financial Tools and Resources:** As part of the program, participants were introduced to practical tools for financial management, including simple budgeting templates, financial tracking sheets, and basic accounting software. These tools were designed to be accessible and easy to use, enabling MSMEs owners to implement what they had learned in their day-to-day operations. Participants were also given resource handouts that they could refer to when applying the concepts and techniques in their businesses.
6. **Follow-up Support:** After the workshops, participants were encouraged to reach out for follow-up support if they encountered difficulties in applying the concepts or tools learned. This support was offered through online forums and direct communication with the facilitators. This ensured that participants had ongoing access to guidance and could resolve any issues they faced while implementing better financial management practices.

Through these varied methods, the program aimed to engage participants, enhance their financial literacy, and equip them with practical skills that could immediately improve their businesses' financial management. The combination of theoretical learning and practical application was designed to ensure that the participants not only understood accounting principles but could also apply them effectively to manage their business finances in the long term.

RESULTS AND DISCUSSION

Steps Taken and Materials Presented

The implementation of the community services program was conducted in a structured and sequential manner, aimed at maximizing learning outcomes and ensuring practical application for MSMEs owners in Cikarang Pusat. Below is a description of each step taken during the service process, along with the material presented and key findings from the discussions.

Step 1: Introduction to Financial Literacy and the Importance of Accounting

The first step of the program involved introducing participants to the basics of financial literacy and explaining the importance of accounting in managing business finances. This session aimed to provide a foundational understanding of financial statements and their role in decision-making.

Materials Presented:

- a. Overview of financial statements (income statement, balance sheet, and cash flow statement)
- b. The importance of maintaining proper financial records

- c. Basic accounting terminology and concepts (assets, liabilities, equity, revenues, expenses)

Discussion Results: Participants expressed a strong interest in understanding how financial statements reflect business performance and how they could leverage this information to monitor their business health. Many participants shared their struggles in tracking expenses and revenues, often leading to confusion in business planning.

Step 2: Understanding and Creating Basic Financial Statements

In the second session, participants were taught how to create basic financial statements, with a particular focus on the income statement and cash flow statement. This step was designed to give MSMEs owners hands-on experience in financial record-keeping.

Materials Presented:

- a. Step-by-step guide to preparing an income statement
- b. Introduction to cash flow management and creating a simple cash flow statement
- c. Spreadsheet templates for tracking revenue, costs, and cash flow

Discussion Results: Most participants were able to grasp the concept of income statements, though a few needed further clarification on how to categorize expenses. The use of spreadsheets was appreciated, and participants began to understand the practical application of these financial tools in their businesses.

Step 3: Simplifying Budgeting and Expense Tracking

The third session focused on budgeting techniques and expense tracking. Participants were introduced to simplified budgeting methods to help them better manage cash flow and anticipate future financial needs.

Materials Presented:

- a. Budgeting methods (zero-based budgeting, simple budgeting)
- b. Expense tracking templates and examples
- c. Guidelines for setting realistic financial goals and forecasting cash flow

Discussion Results: Participants found budgeting a particularly useful tool in planning their finances. They acknowledged that while they had a general idea of their income and expenses, using a formal budgeting process helped them identify areas for cost-cutting and better resource allocation. The ability to forecast cash flow based on actual income and expenses was seen as a crucial step for sustainability.

Step 4: Analyzing Financial Data for Decision-Making

In the fourth session, the program covered the application of financial data to make informed business decisions. This included analyzing financial statements to determine profitability, break-even points, and areas of improvement.

Materials Presented:

- a. How to analyze an income statement for profitability

- b. Techniques for calculating break-even points and evaluating cost structures
- c. Tools for identifying trends in cash flow and profitability

Discussion Results: Participants found this session valuable for understanding how to evaluate their financial performance. Some business owners reported being unaware of how their pricing strategy affected their profitability and were surprised to learn that minor changes in costs could lead to significant differences in their bottom line.

Step 5: Practical Application and Case Studies

The final session of the program consisted of practical exercises and case studies where participants worked in small groups to apply the knowledge they had gained throughout the program. They were given scenarios based on real-life MSMEs challenges and asked to solve financial problems using the tools and techniques they had learned.

Materials Presented:

- a. Case studies illustrating common financial challenges faced by MSMEs
- b. Group exercise to prepare a financial analysis for a sample business scenario
- c. Feedback on individual business financial statements

Discussion Results: The case study exercises helped participants apply the lessons in a more interactive setting, where they could collaborate with peers. Through these discussions, many participants realized the value of proactive financial planning and the role of accounting in ensuring business success. Several participants shared that they would begin using the tools learned during the program to revisit their financial statements and improve their financial decision-making.

Summary of Results

Table 1. The following table summarizes the key learnings and feedback from the participants based on the workshops conducted:

Step	Key Learning Outcomes	Participant Feedback
Introduction to Financial Literacy	Importance of financial statements and basic accounting concepts.	Participants gained clarity on why financial records are essential.
Creating Financial Statements	Ability to prepare basic income statements and cash flow statements.	Increased confidence in managing financial records using spreadsheets.
Budgeting and Expense Tracking	Simple budgeting techniques and methods for tracking expenses.	Participants found budgeting useful for better financial planning.
Analyzing Financial Data	How to interpret financial data to improve decision-making.	Realized that financial data directly influences business decisions.
Case Studies and	Practical application of	Appreciated group

Step	Key Learning Outcomes	Participant Feedback
Practical Application	financial tools in solving MSMEs business problems.	collaboration and saw direct applications in their businesses.

Source: Proceed, 2024

Explanation:

- a. **Key Learning Outcomes:** This column summarizes the core knowledge and skills participants gained during each session. It highlights the main topics covered, such as financial literacy, creating financial statements, budgeting, analyzing financial data, and applying financial tools through case studies.
- b. **Participant Feedback:** This column provides a snapshot of how participants perceived the learning experience and the value they derived from it. The feedback reflects their understanding of the material, the confidence they gained, and how useful the knowledge was in practical terms. It emphasizes improvements in their financial management practices and the positive impact of learning to use financial tools and methods.

Summary:

- a. **Introduction to Financial Literacy:** Participants learned the foundational importance of financial statements. They understood why financial records are crucial for managing and growing their businesses.
- b. **Creating Financial Statements:** Participants gained the ability to prepare basic financial statements, boosting their confidence in financial record-keeping, especially using spreadsheets.
- c. **Budgeting and Expense Tracking:** Participants appreciated learning how to create budgets, track expenses, and manage resources better, which they saw as essential for improved financial planning.
- d. **Analyzing Financial Data:** The session helped participants understand how to analyze financial data to improve decision-making, which they realized was vital for managing costs and maximizing profits.
- e. **Case Studies and Practical Application:** The practical exercises allowed participants to apply what they learned in real-world scenarios, making the material more applicable and useful for their business challenges.

Overall, the table presents a clear summary of the objectives achieved through the program, and the feedback shows that participants found the sessions engaging and relevant to their daily business operations.

Table 2. Summary of the objectives achieved through the program

Confidence Level	Before the Program	After the Program
Very Low	60%	10%
Low	25%	15%
Medium	10%	35%
High	5%	40%

Source: Proceed, 2024

Explanation of the Confidence Levels:

- a. Very Low Confidence:
 1. Before the Program: 60% of the participants reported feeling very low confidence in managing their business finances. This indicates that a majority of participants lacked basic financial literacy or were unsure about handling financial tasks effectively.
 2. After the Program: After attending the workshops, only 10% of participants rated their confidence level as "very low," suggesting that the program had a significant impact in improving their confidence in financial management.
- b. Low Confidence:
 1. Before the Program: 25% of participants felt they had low confidence in their ability to manage finances, which indicates some basic understanding but a lack of practical skills or tools for effective financial management.
 2. After the Program: After completing the workshops, 15% of participants reported a "low" confidence level, showing that the program helped many individuals improve their understanding of financial concepts and tools, though some still felt they needed more experience to fully manage their finances confidently.
- c. Medium Confidence:
 1. Before the Program: Only 10% of participants had medium confidence, suggesting that only a small proportion of participants had a reasonable grasp of financial concepts before the program.
 2. After the Program: 35% of participants rated their confidence as "medium" after the program, reflecting a notable increase in the number of participants who felt more comfortable managing their finances after learning practical accounting and budgeting skills.
- d. High Confidence:
 1. Before the Program: Just 5% of participants rated their confidence as "high," which indicates that very few had a strong grasp of financial management at the start.
 2. After the Program: A significant increase was observed, with 40% of participants reporting "high" confidence in managing their finances after attending the workshops. This shows that a large portion of participants felt empowered and equipped with the skills to handle financial responsibilities effectively.

Summary:

- a. Before the Program: The majority of participants (85%) had either very low or low confidence in managing their finances, indicating a lack of financial literacy or uncertainty about financial practices.
- b. After the Program: The results show a dramatic improvement in participants' confidence levels. The percentage of participants with "very low" confidence dropped from 60% to 10%, and the number of participants with "high" confidence rose from 5% to 40%. This indicates that the program successfully boosted the participants' confidence in financial management through practical education and hands-on learning.

The data highlights the effectiveness of the program in enhancing financial literacy and empowering MSMEs owners to take control of their business finances with greater assurance. The significant shift from low confidence to high confidence suggests that the program was impactful and helped participants feel more competent in managing their business's financial activities.

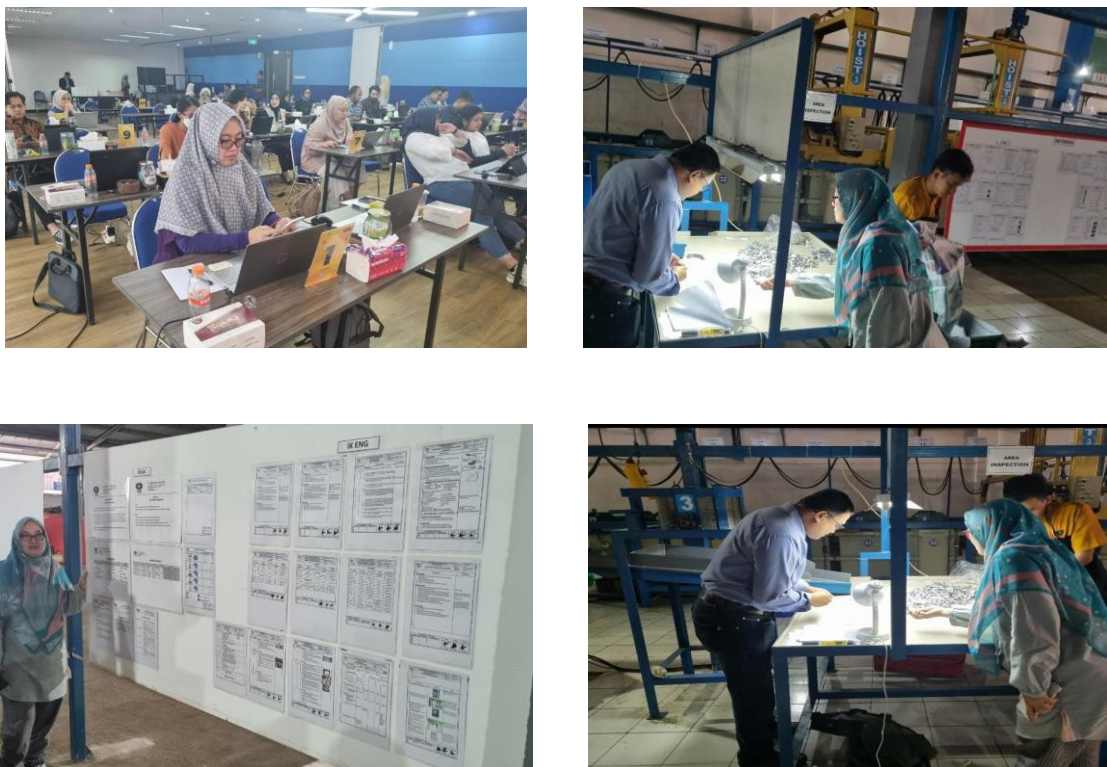


Figure 1. Documentation of Community Service Activities

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

The community service program titled "Simple Accounting Education for MSMEs in Effectively Managing Finances" was a significant step in improving the financial literacy of MSMEs owners in Cikarang Pusat. The program effectively enhanced participants' ability to manage their business

finances through practical and theoretical knowledge of accounting and financial tools.

The key findings from the program are as follows:

1. **Improved Financial Literacy:** A substantial improvement in participants' understanding of financial statements, budgeting, expense tracking, and financial analysis was observed. By the end of the program, participants reported a significant increase in their confidence levels in managing their finances, as evidenced by the positive shift in the confidence table.
2. **Increased Confidence in Financial Management:** The program led to a noticeable transformation in participants' self-assessed confidence, with a dramatic decrease in those who felt they had very low or low confidence, and an increase in those who felt they were capable of managing their finances effectively.
3. **Practical Application:** The practical application of financial tools, through exercises such as creating financial statements and budgeting, allowed participants to directly apply their learning to real-world business situations. This hands-on approach significantly contributed to their confidence and readiness to manage their business finances more efficiently.
4. **Sustained Impact:** The workshops empowered participants with the skills and tools needed to create financial statements, track expenses, set realistic budgets, and analyze financial data. As a result, they are now better equipped to make informed financial decisions, contributing to the sustainability and growth of their businesses.

Recommendations

Based on the success of this program, several recommendations can be made for future community service initiatives aimed at MSMEs in other regions or industries:

1. **Ongoing Financial Education:** While the program had a positive impact, continuous learning and practice are essential for reinforcing financial literacy. It is recommended to offer follow-up sessions or refresher courses that cover more advanced financial topics such as tax management, financial forecasting, and cash flow optimization to help MSMEs owners stay up-to-date with financial best practices.
2. **Tailored Support for Different MSMEs Sizes and Sectors:** Given the diversity within MSMEs, future programs should consider tailoring the content to the specific needs of different types of businesses (e.g., manufacturing, retail, services). Smaller MSMEs might require more basic content, while larger ones may benefit from advanced topics like cost allocation, performance metrics, and profitability analysis.
3. **Integration of Digital Financial Tools:** With the increasing digitization of business practices, it is recommended to incorporate training on digital financial tools and software. Teaching MSMEs owners how to use accounting software and mobile apps for financial management would streamline processes and help them keep track of their finances in real-time.

4. Collaborations with Local Financial Institutions: Partnerships with banks and financial institutions could provide MSMEs owners with additional resources, such as access to affordable loans or financial planning services. These collaborations could also lead to workshops on obtaining financial support and building strong relationships with financial service providers.
5. Encouragement of Peer Learning and Networking: To sustain the momentum, creating a platform for MSMEs owners to share experiences, ask questions, and learn from each other would be highly beneficial. Peer learning groups or forums could help build a community where participants continue to exchange financial tips and strategies.
6. Monitor Long-term Outcomes: It is essential to track the long-term impact of the program to assess whether participants continue to implement the skills learned and how their businesses have benefited over time. This can be done through periodic surveys or follow-up sessions to evaluate financial management improvements and business growth.

In conclusion, the program was successful in providing essential accounting education to MSMEs owners in Cikarang Pusat, significantly improving their financial literacy and confidence in managing their business finances. By expanding and enhancing this program with the above recommendations, the impact can be even greater, helping more MSMEs owners develop strong financial practices that support their long-term business success.

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